



L913

ANNETTE N GARCES
c/o REGINA MARIE VASQUEZ
701 N POST OAK RD STE 655
HOUSTON TX 77024-3885

ESCROW ACCOUNT STATEMENT			
Analysis Date:		04/26/17	
		[REDACTED]	
		ative	
		06/01/17	
Principal and Interest	\$1,017.73	Principal and Interest*	\$1,017.73
Escrow	\$943.51	Escrow	\$983.88
Total Current Payment	\$1,961.24	Total NEW Payment*	\$2,001.61
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on October 31, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE			
June 2017 to May 2018		Anticipated Activity			
COUNTY	\$5,653.52	Payments to Escrow	Payments from Escrow	Description	Projected Balance
HAZARD INS	\$6,153.00				
Total Disbursements	\$11,806.52				
		Beginning Balance**			
		Post Petition Beg Bal*			
		Date			
		06/01/2017	983.88	0.00	2,951.60
		07/01/2017	983.88	0.00	3,935.48
Bankruptcy File		08/01/2017	983.88	0.00	4,919.36
Date	October 31, 2016	09/01/2017	983.88	0.00	5,903.24
		10/01/2017	983.88	0.00	6,887.12
		11/01/2017	983.88	0.00	7,871.00
Pre-Petition Escrow		12/01/2017	983.88	5,653.52-	COUNTY
Shortage/Deficiency as of Analysis Date	\$1,141.97	01/01/2018	983.88	0.00	4,185.24
		02/01/2018	983.88	0.00	5,169.12
		03/01/2018	983.88	0.00	6,153.00
		04/01/2018	983.88	0.00	7,136.88
		05/01/2018	983.88	6,153.00-	HAZARD INS
		Total	\$11,806.56	\$11,806.52-	
		The escrow account has a pre-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the proof of claim (POC) and will be collected as part of your pre-petition plan payment.			

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from February 2017 to May 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$4,237.00	\$28,281.14-
Date							
02/01/17	1,016.24	0.00 *	23.12-	0.00 *	MORTGAGE INS	5,230.12	28,281.14-
03/01/17	1,016.24	0.00 *	23.12-	0.00 *	MORTGAGE INS	6,223.24	28,281.14-
03/01/17	0.00	0.00	0.00	46.24- *	MORTGAGE INS	6,223.24	28,327.38-
04/01/17	1,016.24	34,313.01 *	23.12-	23.12-	MORTGAGE INS	7,216.36	5,962.51
05/01/17	1,016.24	0.00	23.12-	0.00 *	MORTGAGE INS	8,209.48	5,962.51
05/01/17	0.00	0.00	6,177.00-	0.00 *	HAZARD INS	2,032.48	5,962.51
Total	\$4,064.96	\$34,313.01	\$6,269.48-	\$69.36-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office’s phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.